



Substitute Form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(USE AS MANY SHEETS AS NECESSARY)

Sheet 1 Of 8

Complete if Known

Application Number	10/774,357
Filing Date	February 6, 2004
First Named Inventor	Miller et al.
Art Unit	3696
Examiner Name	Gregory C. Vizvary
Attorney Docket Number	14846-43

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No.†	Document Number Number-Kind 2 (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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				Art Unit	3696
				Examiner Name	Gregory C. Vizvary
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U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No.†	Document Number Number (Kind + If known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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Examiner Initials*	Cite No.†	Document Number Number and 2 (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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		5687250	11/11/1997	Curler, et al.	
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				Application Number	10/774,357
				Filing Date	February 6, 2004
				First Named Inventor	Miller et al.
				Art Unit	3696
				Examiner Name	Gregory C. Viovary
				Attorney Docket Number	14846-43
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NON PATENT LITERATURE DOCUMENTS			T ²
Examiner Initials*	Cite No. 1	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	
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Substitute for form 1449A/PTO <h2 style="text-align: center;">INFORMATION DISCLOSURE STATEMENT BY APPLICANT</h2> <p style="text-align: center;"><i>(USE AS MANY SHEETS AS NECESSARY)</i></p>				Complete if Known	
Application Number		10/774,357			
Filing Date		February 6, 2004			
First Named Inventor		Miller et al.			
Art Unit		3696			
Examiner Name		Gregory C. Vievary			
Attorney Docket Number		14846-43			

Sheet	8	Of	8
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NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		CARREKER; ELECTRONIC CHECK PRESENTMENT: CAPTURING NEW TECHNOLOGY, HTTP://PROQUEST.UMI.COM, BANKING MANAGEMENT, ROLLING MEADOWS: VOL. 71, ISSUE 2, MAR/APR 1995, P. 32, 5 PAGES	
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